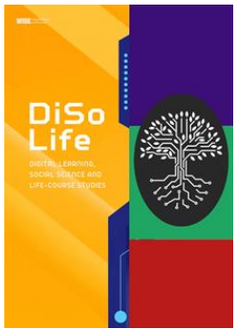

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Research Article

Economic and Social Impacts of Remittances: A Study on Indonesian Migrant Workers' Households

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Abstract

This study investigates the economic and social impacts of remittances on households of retired Indonesian migrant workers in Nguling and Gondangwetan Districts in 2024. Specifically, it examines: (1) the relationship between remittance utilization and household consumption expenditures, (2) the relationship between remittance utilization and social changes within these families, and (3) the combined effect of remittance utilization and household consumption expenditures on social changes. Using a quantitative approach with a correlation design, the study involved a sample of 95 remittance managers from retired workers' families, selected through purposive area sampling. Data were analyzed via Simple and Multiple Linear Regression using SPSS version 20. The results show: (1) a moderate positive correlation (r = 0.503) between remittance utilization and household consumption, indicating that remittances account for 49.8% of household consumption expenditures; (2) a moderate relationship (r = 0.457) between remittance use and social changes, with remittances influencing 42.8% of these changes; and (3) a significant combined effect of remittance utilization and household consumption expenditures on social changes, as confirmed by an F-value (24.761) exceeding the critical F-table value (3.099). These findings underscore the pivotal role of remittances in shaping economic and social outcomes in the families of retired Indonesian migrant workers.

Keywords: Remittance Utilization; Household Consumption; Social Change; Migrant Worker Families; Economic Impact; Indonesian Workers; Quantitative Research.

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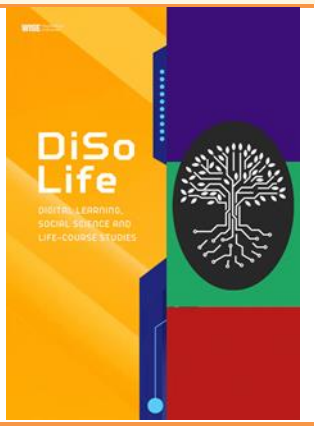

INTRODUCTION

Indonesia, which has the fourth largest population in the world with a population of 255 million people, has used its human resources as a way to earn foreign exchange and overcome unemployment problems. Migrant workers or labor are no longer humans but capital (human capital) [1], [2], [3]. Poverty and lack of employment encourage Indonesian citizens to become migrant workers [4], [5] .

Remittances are a contributor of foreign exchange that has often been used as the main reference in assessing the performance and contribution of Indonesian workers to the country from an economic perspective [5], [6], [7]. The amount of foreign exchange entering Indonesia can be greater than the amount of existing remittances. It is estimated that the figure is more than 25% of the total amount of remittances recorded each year [8], [9]. There are still many incomes (either entering the state treasury or private pockets) that fall into the foreign exchange category but are not "administered" as a result of the work process of managing Indonesian workers, such as PNBP originating from the approval of recruitment quotas or job orders carried out by agents or users in the country of placement. In addition, remittances play a role in maintaining the living conditions of migrant households, including as a basis for developing micro-enterprises. Utilization of remittances to meet basic needs such as food, clothing and shelter as well as other needs such as education, health, social, recreation, transportation and household equipment [10], [11], [12].

In addition, one of the areas of the Indonesian labor base in Lampung is Pasuruan Regency which has 24 sub-districts, where a number of sub-districts have people who are mostly Indonesian workers [13]. Nguling and Gondangwetan sub-districts are areas where there are problematic Indonesian workers, but so far these sub-districts have never received socialization on preventing non-procedural Indonesian workers or illegal Indonesian workers (based on an interview with Aji Wibowo as a member of the migrant worker family community on 12/02/2024 at 20.00 WIB). Therefore, the selection of Nguling and Gondangwetan sub-districts as research subjects is due to the large number of people who become Indonesian workers, even though there are many cases of problematic Indonesian workers, they still leave to work abroad to meet their family needs. In addition, Nguling and Gondangwetan Districts also have a number of Indonesian workers who are still working abroad as many as 2,717 people, of which almost 40 percent are in Nguling and Gondangwetan Districts, the remaining 4,174 people are spread across 23 Districts in Pasuruan Regency. Furthermore, Nguling and Gondangwetan Districts are the largest contributors of Indonesian workers in Pasuruan Regency [14].

This is what is interesting to conduct research on how big the social changes are for the families of retired Indonesian workers in Nguling and Gondangwetan Districts, Pasuruan Regency? The objectives of this study are (1) to determine the effect of remittance utilization on household consumption expenditure of retired Indonesian worker families in Nguling and Gondangwetan Districts in 2024, (2) to determine the effect of remittance utilization on social change of retired Indonesian worker families in Nguling and Gondangwetan Districts in 2024 (3) to determine the effect of remittance utilization and household consumption expenditure on social change of retired Indonesian worker families in Nguling and Gondangwetan Districts in 2024 [15].

METHODS

Research Design

The method used in this study is a quantitative research method. Quantitative methods can be interpreted as research methods based on the philosophy of positivism, used to research certain populations and samples, sampling techniques are generally carried out randomly, data collection uses research instruments, data analysis is quantitative/statistical with the aim of testing the established hypothesis [16].

Population and Sample

The location of this research was conducted in Nguling and Gondangwetan Districts as districts with pockets of Indonesian workers who are still working abroad with a total of 2,671 people and Indonesian workers who have completed their work contracts abroad as many as 295 people, where in the last two years after the empowerment program for retired Indonesian workers, they prefer their remittances for consumptive needs and other secondary needs.

The population in this study were all male and female retired Indonesian workers consisting of 295 people spread across 16 villages in Nguling and Gondangwetan Districts, and the sample in this study was 95 people divided into 4 villages, namely Sidomukti Village, Sumbergede Village, Giriklopomulyo Village and Sukoharjo Village. Given the large population of 295 retired Indonesian workers recorded in Nguling and Gondangwetan Districts and not being able to be studied all, this study used a sampling technique or sampling technique using the purposive area sampling technique, namely the sample was taken by taking subjects based on a specific purpose, namely taking the Village that has the highest number of representatives of retired Indonesian workers in the population compared to other villages, in order to be more specific, the author's time and energy so that he could not take all the Villages that have retired Indonesian workers in Nguling and Gondangwetan Districts.

Research Instrument

The questionnaire was used to obtain data on the use of remittances for household consumption expenditure and empowerment programs which can affect the social status of families of retired Indonesian workers in their areas of origin.

Data Collection Procedure

The implementation technique is carried out by meeting respondents directly and filling out the questionnaire by means of direct interviews by researchers.

Data Analytics

To determine the influence between the independent variable (X) and the dependent variable (Y), the data analysis techniques used in this study are Simple Linear Regression and Multiple Linear Regression to test hypotheses one, two, and three using the assistance of the SPSS version 20 program.

RESULTS AND DISCUSSION

The frequency of remittances sent by retired Indonesian workers in this study is the average time of remittances sent by retired Indonesian workers while abroad to their families in their home areas, namely from Sidomukto, Sumbergede village, Giriklopomulyo village and Sukoharjo village. The length of the period is divided into several types, namely every month, every two to three months, more than or equal to four, irregular remittances and sent if requested.

The frequency of remittances of Indonesian Migrant Workers originating from Giriklopomulyo Village for monthly remittance frequency is 16 people, remittance frequency every 2-3 months is 6 people, and irregular remittance frequency is 3 people. The frequency of remittances of Indonesian Migrant Workers originating from Sumbergede Village for monthly remittance frequency is 10 people, remittance frequency every 2-3 months is 2 people, remittance frequency every 4-5 months is 2 people, and irregular remittance frequency is 3 people.

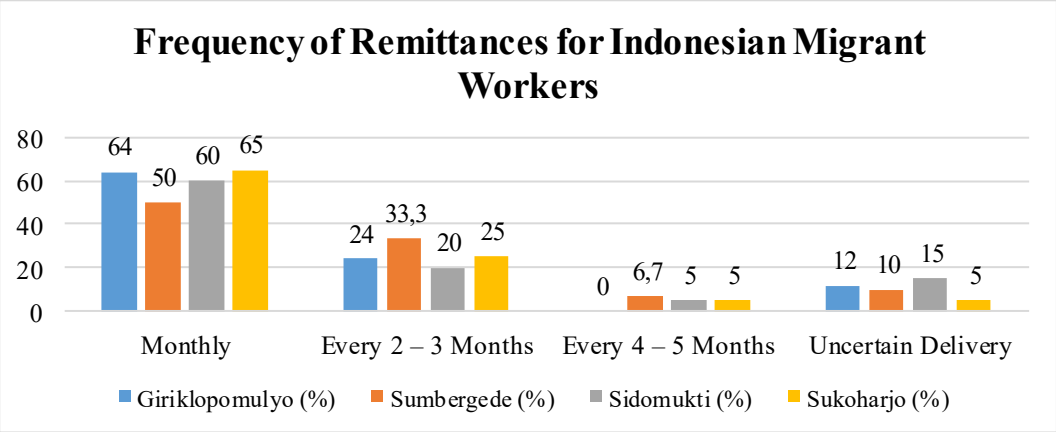

Figure 1. Frequency of remittances from Indonesian migrant workers

The frequency of remittances of Indonesian Migrant Workers (Indonesian workers) originating from Sidomukti Village for monthly remittance frequency is 12 people, remittance frequency every 2-3 months is 4 people, remittance frequency every 4-5 months is 1 person, and irregular remittance frequency is 3 people. The frequency of remittances of Indonesian Migrant Workers originating from Sukoharjo Village for monthly remittance frequency is 13 people, remittance frequency every 2-3 months is 5 people, remittance frequency every 4-5 months is 1 person, and irregular remittance frequency is 1 person.

The amount of remittances sent each year to families while working as Indonesian workers abroad from Giriklopomulyo Village for the category of Rp. 10,000,000,- to Rp. 42,000,000,- as many as 6 people, the category of Rp. 42,000,000,- to Rp. 131,000,000,- as many as 16 people, the category > Rp. 131,000,000,- as many as 3 people. The amount of remittances sent each year to families while working as Indonesian workers abroad from Sumbergede Village for the category of Rp. 10,000,000,- to Rp. 42,000,000,- as many as 15 people, the category of Rp. 42,000,000,- to Rp. 131,000,000,- as many as 10 people, category > Rp. 131,000,000,- as many as 5 people.

The level of family education achieved using remittances from Indonesian Migrant Workers from Giriklopomulyo Village for S-1 education level is 4 people, Diploma education level is 6 people, High School education level is 12 people, and Junior High School education level is 12

people. The level of family education achieved using remittances from Indonesian Migrant Workers (Indonesian workers) from Sumbergede Village for S-1 education level is 10 people, Diploma education level is 5 people, High School education level is 10 people, Junior High School education level is 3 people, and Elementary School education level is 2 people.

The level of family education achieved using remittances from Indonesian Migrant Workers (Indonesian workers) from Sidomukti Village for S-1 education level is 4 people, Diploma education level is 4 people, High School education level is 8 people, Junior High School education level is 3 people, and Elementary School education level is 1 person. The level of family education achieved using remittances from Indonesian Migrant Workers from Sukoharjo Village for S-1 education level is 6 people, Diploma education level is 5 people, High School education level is 7 people, Junior High School education level is 1 person, and Elementary School education level is 1 person.

The effect of remittance utilization on household consumption expenditure of retired Indonesian workers in Nguling and Gondangwetan Districts in 2024

The calculated t for the Utilization of Remittances on Household Consumption Expenditure is 4.074 > t table of 1.987 and the probability (sig.) is 0.000 < 0.05, this means that H0 is rejected and H1 is accepted, or in other words, the Utilization of Remittances has an effect on Household Consumption Expenditure. The effect between the Utilization of Remittances and Household Consumption Expenditure of 0.503 is included in the category of a strong level of influence with a determination level of 0.498, which means that household consumption expenditure is influenced by the Utilization of Remittances by 49.8%, the remaining 50.2% is influenced by other factors.

Remittances are the result of the work of migrants who are in the destination in the form of money or goods sent to the migrant's area of origin. In its development, remittances are the flow of skills and ideas from the country of origin, not only the flow of goods or money, these shipments have an impact on the economy, culture, social and village development. According to several studies in, the definition of remittances is: 1) the sum of the selected balance of payments flows, 2) the amount of worker remittances and employee compensation and, 3) the sum of the balance above the payment component plus migrant remittances [11].

Remittances from migrants are seen as an instrument in improving the balance of payments, and stimulating savings and investment in the area of origin. Therefore, it can be argued that remittances are an important component in increasing mobility with the development process in the area of origin. The impact of remittances on the development of the area of origin and the socio-economic conditions of family households [17].

In general, remittances can be used for various purposes such as consumption needs, home construction, agriculture, trade, education and can make investments. When a household receives remittances in addition to its income from business, the household will use the remittances for consumption and recreation. classifies household expenditures into three parts, namely: 1) basic consumption, such as food, 2) investment in long-term households, such as building a house and, 3) investment in increasing the capacity and skills of family members (capacity building) [18].

Consumption is the starting point and the ultimate goal of all economic activities in society. If production is interpreted as "creating utility" in the form of goods and services that can meet human needs, then consumption means using/using that utility to meet a need. To meet a need, money is needed, because we have to pay the price. A consumer or family on the one hand is faced

with the necessities of life that must be met and which determine what and how much is limited income that limits what and how much can be purchased [19].

The influence of the use of remittances on social changes in the families of retired Indonesian workers in Nguling and Gondangwetan Districts in 2024

The influence between the use of remittances and social and economic changes in the family is 0.457, which is included in the category of a strong level of influence with a determination level of 0.428, which means that social and economic changes in the family are influenced by the use of remittances by 42.8%, the remaining 57.2% is influenced by other factors.

States that households are consumers or users of goods and services as well as owners of production factors of labor, land, capital and entrepreneurship. Households sell or manage these production factors to obtain compensation. The compensation or reward is wages, rent, interest, dividends, and profits which are components of household income or revenue. Other income that may be obtained by households are transfers (free gifts), estimated income (imputation) from the household's own house which is occupied by the household itself or occupied by another party rent-free, and the results of production of goods/services from activities that are not classified as household business activities. Transfers received come from the government, business entities, non-profit institutions, other households, or from abroad. There are two ways to use income according to, namely: a) Spending it on consumer goods and b) Not spending it like saving it [20].

If household income is reduced by expenditure for consumption and for transfers, then the value of household savings is obtained. If consumption behavior shows the basis of income spent, then savings are an important element in the process of economic growth and development. Savings allow the creation of capital that can increase the production capacity of the economy. To be able to see what family households do with their savings, savings data is needed such as those stored in banks or cooperatives, the amount of investment, and other financial transactions [21].

In reality, the difference between income and household expenditure is negative (deficit), so that in financing expenditure and investment, loans are needed (debt), so some households are in debt, and some lend money (receivables) [22], [23]. So apart from savings, sources of investment funds can come from loans. In addition, there are also family households that carry out activities in the money market or in the capital market so that financial transactions (finance) occur between households or with other economic sectors. Financial investments can be in the form of cash, savings in banks, and ownership of securities [24], [25]. A household consists of a group of people who have different characteristics, both in terms of income and expenditure. In terms of consumption expenditure, some are done together, but some are done by each member of the household. While in terms of income, there are family households whose income comes from wages/salaries only, from businesses only, or from a combination of both. There are even some that come from other than both, for example from pensions, profit sharing, and so on [26], [27].

The regression coefficient (b) for X1 of 0.067 means that the change in the value of the remittance utilization variable (X1) by one point and other independent variables remain (controlled), then the level of the family socio-economic change variable will experience an increase of 0.067%. The regression coefficient (b) for X2 of 0.324 changes in the value of the family consumption expenditure variable by one point and other independent variables remain (controlled), then the level of the family socio-economic change variable will experience an increase of 0.324%.

Based on the two independent variables above, it can increase the dependent variable because the magnitude of each coefficient is positive, in other words, simultaneously there is an influence of the use of remittances and household consumption expenditure on socio-economic changes in the families of retired Indonesian workers in Nguling and Gondangwetan Districts in 2024.

According to states that there are three concepts in social change, the first is the study of differences. Second, the study must be conducted at different times. And the third is observation of the same social system. That means to be able to conduct a study of social change, one must see the differences or changes in the conditions of the object that is the focus of the study. Then it must be seen in a different time context, so in this case using a comparative study in a different time dimension [28]. And after that, the object that is the focus of the comparative study must be the same object. So, in social change there are elements of space and time dimensions.

The spatial dimension refers to the area where social change occurs and the conditions surrounding it, which includes the historical context that occurs in the area. While the time dimension includes the context of the past, present and future [29], [30], [31]. The process of change in society occurs because humans are creatures who think and work in addition, always trying to improve their fate and at least trying to maintain their lives. However, there are also those who argue that social change in society is due to the desire of humans to adapt to the conditions around them or is caused by the environment.

CONCLUSION

Based on the findings and results of data analysis, it can be concluded that (1) there is an influence between the Utilization of remittances and household consumption expenditure of 0.503, including the category of a strong level of influence with a determination level of 0.498, which means that household consumption expenditure is influenced by the Utilization of remittances by 49.8%, the remaining 50.2% is influenced by other factors. (2) there is an influence between the Utilization of remittances and family social change of 0.457, including the category of a strong level of influence with a determination level of 0.428, which means that family social and economic changes are influenced by the Utilization of remittances by 42.8%, the remaining 57.2% is influenced by other factors. (3) there is an influence of the utilization of remittances and household consumption expenditure on social changes in the families of retired Indonesian workers in Nguling and Gondangwetan Districts in 2024.

LIMITATIONS

This study has several limitations that should be considered when interpreting the results. First, the sample size of 95 respondents may not fully represent the broader population of retired Indonesian migrant workers, which could limit the generalizability of the findings. Second, the research was confined to two districts, Nguling and Gondangwetan, which may not reflect the diverse experiences of migrant worker families across other regions in Indonesia. Therefore, the results may not be applicable to other cultural or geographical contexts. Third, the reliance on self-reported data from remittance managers may introduce subjective bias, as participants may overestimate or underreport their utilization of remittances. Lastly, while the study focuses on quantitative analysis,

future research could benefit from incorporating qualitative methods to explore the nuanced social and economic impacts of remittances in greater depth.

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AUTHOR CONTRIBUTION

C.Y. was responsible for conceptualization, methodology, software, validation, formal analysis, investigation, resources, data curation, writing original draft, writing review & editing, visualization, supervision, and project administration. T.A. contributed to conceptualization, methodology, data analysis, writing review & editing, and supervision.

CONFLICT INTEREST

The authors declare no conflict of interest.

DECLARATION OF USE OF AI IN SCIENTIFIC WRITING

The author declare that no generative AI tools were used in the writing, editing of this manuscript. All content was independently developed by the authors, who assume full responsibility for the originality, accuracy, and integrity of the work.

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